

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for Debtors  
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In Re:

Radhairis Tineo,

Debtor(s)

Case No.: 14-19006

Judge: JNP

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by Midfirst Bank,  
creditor,

A hearing has been scheduled for 3/20/2018, at 10:00 am.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

☒ Payments have been made in the amount of \$ 2349.42, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

Date: 2/22/18

\_\_\_\_\_  
Debtor's Signature

*Radhari Enos*  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

02/05/2018	VISA DDA PUR 4	UNITED GAS	\$40.00	
02/05/2018	VISA DDA PUR 4	Doc 31	Filed 02/28/18	Entered 02/28/18 13:02:50 Desc Main
02/05/2018	VISA DDA PUR 4	Doc 31	Entered 02/28/18 13:02:50	Desc Main
02/05/2018	PAPER STATEMENT FEE		\$1.00	

### Check Transactions

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
436	12/6/2017	\$159.44						
437	12/21/2017	\$783.14						
438	1/8/2018	\$243.22						
439	1/8/2018	\$88.00						
440	1/17/2018	\$783.14						

**NOT NEGOTIABLE**